

In re James Anthony Murdoch, Sr.Case No. 08-35313

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Married</b>	<b>Daughter</b>	<b>10</b>
	<b>Son</b>	<b>10</b>
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Corrections officer</b>	
Name of Employer	<b>Virginia Department of Corrections</b>	<b>housewife</b>
How long employed	<b>2 weeks</b>	
Address of Employer	<b>Haynesville Correctional Center 421 Barnsfieeld Road Haynesville, VA 22472</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>1,146.18</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

## 3. SUBTOTAL

\$ <u>1,146.18</u>	\$ <u>0.00</u>
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## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): \_\_\_\_\_

\$ <u>138.36</u>	\$ <u>0.00</u>
\$ <u>226.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>364.36</u>	\$ <u>0.00</u>
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>781.82</u>	\$ <u>0.00</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
 8. Income from real property  
 9. Interest and dividends  
 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>0.00</u>

11. Social security or government assistance  
 (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

12. Pension or retirement income  
 13. Other monthly income

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

- (Specify): 2nd job with IPC  
3rd job with Dunbar Armored

\$ <u>376.69</u>	\$ <u>0.00</u>
\$ <u>3,894.64</u>	\$ <u>0.00</u>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>4,271.33</u>	\$ <u>0.00</u>
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>5,053.15</u>	\$ <u>0.00</u>
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

## **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>1,000.00</u>
a. Are real estate taxes included?	Yes <u>      </u>	No <u>X</u>
b. Is property insurance included?	Yes <u>      </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <u>250.00</u>
b. Water and sewer		\$ <u>0.00</u>
c. Telephone		\$ <u>100.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>192.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>50.00</u>
4. Food		\$ <u>700.00</u>
5. Clothing		\$ <u>100.00</u>
6. Laundry and dry cleaning		\$ <u>86.50</u>
7. Medical and dental expenses		\$ <u>50.00</u>
8. Transportation (not including car payments)		\$ <u>430.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>85.00</u>
10. Charitable contributions		\$ <u>15.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>14.95</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>160.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>389.00</u>
b. Other <u>Rent-A-Center</u>		\$ <u>103.09</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$ <u>927.61</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>4,653.15</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>5,053.15</u>
b. Average monthly expenses from Line 18 above		\$ <u>4,653.15</u>
c. Monthly net income (a. minus b.)		\$ <u>400.00</u>

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<u>DirecTV</u>	\$	<u>90.00</u>
<u>Cell phone</u>	\$	<u>102.00</u>
<b>Total Other Utility Expenditures</b>	\$	<b>192.00</b>

**Other Expenditures:**

<u>Emergency Funds</u>	\$	<u>100.00</u>
<u>Care for son with autism and daughter with ADHD</u>	\$	<u>400.00</u>
<u>Taxes withheld from debtor's job with Dunbar Armored</u>	\$	<u>152.45</u>
<u>Taxes withheld from debtor's job with IPC</u>	\$	<u>74.60</u>
<u>Monthly deductions from debtor's job with Dunbar Armored</u>	\$	<u>200.56</u>
<b>Total Other Expenditures</b>	\$	<b>927.61</b>

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA**

**CHAPTER 13 PLAN - AMENDED  
AND RELATED MOTIONS**

Name of Debtor(s): **James Anthony Murdoch, Sr.**

Case No: **08-35313**

This plan, dated **December 31, 2008**, is:

- the *first* Chapter 13 plan filed in this case.
- a modified plan, which replaces the plan dated **10/27/2008**.

Date and Time of Modified Plan Confirming Hearing:  
**February 11, 2009 @ 9:00 a.m.**

Place of Modified Plan Confirmation Hearing:  
**701 East Broad Street, Crtrm 5000, Richmond, VA 23219**

The plan provisions modified by this filing are:

**Car value increased to NADA assessment per creditor's request. Plan payments increased accordingly.**

Creditors affected by this modification are:

**Capital One and all**

**NOTICE: YOUR RIGHTS WILL BE AFFECTED.** You should read these papers carefully. If you oppose any provision of this plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

**This plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than ten (10) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$29,432.03**

Total Non-Priority Unsecured Debt: **\$9,391.96**

Total Priority Debt: **\$50.00**

Total Secured Debt: **\$29,675.00**

**1.** **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$350.00 Monthly for 2 months, then \$400.00 Monthly for 53 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **21,900.00**.

**2.** **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid 10% of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,964.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

**B. Claims under 11 U.S.C. §507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
<b>Maryland Department of Taxatio</b>	<b>Taxes and certain other debts</b>	<b>50.00</b>	<b>Prorata 1 months</b>

**3. Secured Creditors and Motions to Value Collateral.**

This paragraph provides for claims of creditors who hold debts that are secured by real or personal property of the debtors(s) but (a) are not secured solely by the debtor(s)' principal residence and (b) do not have a remaining term longer than the length of this plan.

**A.** **Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor for which the debt was incurred within 910 days of the filing of the bankruptcy petition, or if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). **Upon confirmation of the plan, the interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

<u>(a) Creditor</u>	<u>(b) Collateral</u>	<u>(c) Purchase Date</u>	<u>(d) Est Claim Amt</u>	<u>(e) Interest Rate</u>	<u>(f) Monthly Paymt&amp; Estimate Term**</u>
<b>-NONE-</b>					

- B. Claims to Which §506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 3.A. After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. **Upon confirmation of the plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

(a) <u>Creditor</u>	(b) <u>Collateral</u>	(c) <u>Purchase Date</u>	(d) <u>Replacement Value</u>	(e) <u>Interest Rate</u>	(f) <u>Monthly Paymnt&amp; Estimate Term**</u>
Capital One Auto Finan	2003 Hyundai Santa Fe Sport Utility 4D 50,000 mi NADA value: \$11,670 (trustee pays)	Opened 7/01/05 Last Active 8/23/08	11,670.00	8.9%	338.24 40 months

**\*\* THE MONTHLY PAYMENT STATED HERE SHALL BE THE ADEQUATE PROTECTION PAYMENTS PURSUANT TO 1326(a)(1)(C) TO THESE CREDITORS UNLESS OTHERWISE PROVIDED IN PARAGRAPH 11 OR BY SEPARATE ORDER OF THE COURT.**

- C. Collateral to be surrendered.** Upon confirmation of the plan, or before, the debtor will surrender his or her interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled shall be paid as a non-priority unsecured claim. The order confirming the plan shall have the effect of terminating the automatic stay as to the collateral surrendered.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Total Claim</u>	<u>Full Satisfaction (Y/N)</u>
-NONE-			

#### 4. Unsecured Claims.

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 9 %. If this case were liquidated under Chapter 7, the debtor(s) estimate unsecured creditors would receive a dividend of approximately 0 %.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

#### 5. Long Term Debts and claims Secured by the Debtor(s)' Primary Residence.

Creditors listed below are either secured by the debtor(s)' principal residence or hold a debt the term of which extends beyond the term of this plan.

- A. Debtor(s) to pay claim directly.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment Prorata</u>
G M A C	2008 Chevrolet Cobalt LS Sedan 42,128 mi	389.00	1,600.00	8.9%	7 months	

- B. Trustee to pay the contract payments and the arrearages.** The creditors listed below will be paid by the Trustee the regular contract monthly payments during the term of this plan. The arrearage claims, if any, will be cured by the Trustee by payments made either pro rata with other secured claims or by fixed monthly payments as indicated below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

- 6. Executory Contracts and Unexpired Leases.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
<b>-NONE-</b>	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
<b>-NONE-</b>				

**7. Motions to Avoid Liens.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis and Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for informational purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

**8. Treatment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the plan, the creditor may be treated as unsecured for purposes of distribution under the plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the plan.

- 9. Vesting of Property of the Estate.** Property of the estate shall vest in the debtor(s) upon confirmation of the plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, or encumber real property without approval of the court.

10. **Incurrence of indebtedness.** During the term of the plan, the debtor(s) shall not voluntarily incur additional indebtedness in an amount exceeding \$5,000 without approval of the court.
11. **Other provisions of this plan:**
  1. The pre-confirmation adequate protection payment to applicable secured creditors shall be \$50.00 per month.
  - 2.

**Signatures:**

Dated: December 31, 2008

/s/ James Anthony Murdoch, Sr.  
James Anthony Murdoch, Sr.  
Debtor

/s/ Richard Oulton  
Richard Oulton 29640  
Debtor's Attorney

**Exhibits:** Copy of Debtor(s)' Budget (Schedules I and J);  
Matrix of Parties Served with plan

Certificate of Service

I certify that on December 31, 2008, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Richard Oulton  
Richard Oulton 29640  
Signature

P.O. Box 5158  
Glen Allen, VA 23058  
Address

804-747-8777  
Telephone No.

Ver. 06/28/06 [effective 09/01/06]

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re James Anthony Murdoch, Sr. \_\_\_\_\_ Case No. 08-35313  
Debtor(s) Chapter 13 \_\_\_\_\_

**SPECIAL NOTICE TO SECURED CREDITOR**

To: Capital One Auto Finan  
3901 Dallas Pkwy  
Plano, TX 75093  
*Name of creditor*

2003 Hyundai Santa Fe Sport Utility 4D 50,000 mi  
NADA value: \$11,670 (trustee pays)

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
  - To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
  - To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.
2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: ten days prior to confirmation hearing

Date and time of confirmation hearing: 2/11/2009 @ 9:00 a.m.

Place of confirmation hearing: 701 East Broad St., Crtrm 5000, Richmond, VA 23219

James Anthony Murdoch, Sr.

*Name(s) of debtor(s)*

By: /s/ Richard Oulton

Richard Oulton 29640

*Signature*

- Debtor(s)' Attorney
- Pro se debtor

Richard Oulton 29640

*Name of attorney for debtor(s)*

P.O. Box 5158  
Glen Allen, VA 23058

*Address of attorney [or pro se debtor]*

Tel. # 804-747-8777

Fax # 804-747-3777

## CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
- certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this December 31, 2008.

/s/ Richard Oulton  
**Richard Oulton 29640**  
*Signature of attorney for debtor(s)*

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Ver. 06/28/06 [effective 09/01/06]

Advance America  
Cash Advance Cntr Tappahannock  
1310 Tappahannock Blvd  
Tappahannock, VA 22560

Afni  
P.O. Box 3427  
Bloomington, IL 61702-3427

Afni-Bloom  
404 Brock Dr Po Box 3097  
Bloomington, IL 61701

American Collections E  
205 S Whiting St Ste 500  
Alexandria, VA 22304

American Med  
3570 Executive Dri  
Uniontown, OH 44685

Cap One  
Po Box 85520  
Richmond, VA 23285

Capital One Auto Finan  
3901 Dallas Pkwy  
Plano, TX 75093

Credit Control Corp  
11821 Rock Landing Dr  
Newport News, VA 23606

Credit Management Lp  
4200 International Pkwy  
Carrollton, TX 75007

DirecTV  
P.O. Box 9001069  
Louisville, KY 40290-1069

DirecTV  
Customer Service  
P.O. Box 6550  
Englewood, CO 80155-6550

DirectTV  
re: Customer Service  
P.O. Box 6550  
Englewood, CO 80155-6550

Fdsb Macys  
9111 Duke Blvd  
Mason, OH 45040

G M A C  
Po Box 2150  
Greeley, CO 80632

Gemb/Care Credit  
Po Box 981439  
El Paso, TX 79998

Hsbc Bank  
Po Box 5253  
Carol Stream, IL 60197

Kay  
375 Ghent Rd.  
Akron, OH 44333-2668

Maryland Department of Taxatio  
Upper Marlboro  
14735 Main Street, Rm 083B  
Upper Marlboro, MD 20772

Nco Fin /99  
Pob 41466  
Philadelphia, PA 19101

Nco Fin/99  
Po Box 15636  
Wilmington, DE 19850

North Shore Agency  
270 Spagnoli Road  
Melville, NY 11747

Patient Financial Services  
P.O. Box 2858  
Raleigh, NC 27602

Radio/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Rappahannock Electric Cooperat  
P.O. Box 34849  
Alexandria, VA 22334-0849

Rent-A-Center  
1627 Tappahannock Blvd  
Tappahannock, VA 22560-5758

Riverside Emergency Phys  
P.O. Box 1929  
Kilmarnock, VA 22482

Riverside Health System  
P.O. Box 6008  
Newport News, VA 23606-0008

Riverside Health System  
P.O. Box 37268  
Baltimore, MD 21297-3268

T-Mobile  
P.O. Box 660252  
Dallas, TX 75266-0252

Tappahannock Family Practice  
P.O. Box 6017  
Newport News, VA 23606

Verizon  
P.O. Box 660720  
Dallas, TX 75266-0720

Verizon  
P.O. Box 25505  
Lehigh Valley, PA 18002-5505

Verizon Wireless  
250 James St  
Morristown, NJ 07960

XM Satellite Radio  
P.O. Box 33174  
Detroit, MI 48232-5280

XM Satellite Radio  
P.O. Box 9001399  
Louisville, KY 40290-1399

Zale/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117